



Dated: April 25, 2016
The following is SO ORDERED:


David S. Kennedy
UNITED STATES CHIEF BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION

| | |
|---------------|-------------------|
| In Re: | Case No. 15-31603 |
| Monica Jones, | Chapter 13 |
| Debtor. | Judge |

**AGREED ORDER PROVIDING FOR LOAN MODIFICATION AND MODIFYING PLAN AS TO
SETERUS, INC. REGARDING REAL PROPERTY LOCATED AT 4874 PHIPPS DRIVE,
MEMPHIS, TENNESSEE 38125**

COME NOW, Seterus, Inc., and the Debtor herein, by and through counsel, and agree as follows:

1. That Seterus, Inc. and the Debtor will be allowed to modify the terms of their first mortgage loan for the remaining life of the current bankruptcy case.
2. That the ongoing mortgage payment of \$526.57 will be changed to \$468.09 (reflecting principal and interest only), beginning February 1, 2016.
3. That the arrears owed to Seterus Inc., will be capitalized into the loan and deleted from the Chapter 13 plan.

4. That the Debtor will continue ongoing mortgage payments to Seterus, Inc., outside of the Chapter 13 plan
5. That the Debtor will be directly responsible for all future property taxes and hazard insurance direct to the proper authorities.
6. That the Trustee will make the necessary adjustments to effectuate this Order.

APPROVED FOR ENTRY:

/s/ J. Zachary DeFoor

J. Zachary DeFoor
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/s/ James A. Cohen

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/s/ George W. Stevenson

George W Stevenson
Chapter 13 Trustee
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Entities to be Served:

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